

Information to identify the case:		
Debtor 1	Michael B. Shepperd	Social Security number or ITIN xxx-xx-9213
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Patricia A. Shepperd	Social Security number or ITIN xxx-xx-1283
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	
Case number:	20-22083-GLT	
		Date case filed for chapter 13 7/10/20

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael B. Shepperd	Patricia A. Shepperd
2. All other names used in the last 8 years		
3. Address	121 Leatherbark Road Cranberry Twp, PA 16066	121 Leatherbark Road Cranberry Twp, PA 16066
4. Debtor's attorney Name and address	Brian C. Thompson Thompson Law Group, P.C. 125 Warrendale Bayne Road Suite 200 Warrendale, PA 15086	Contact phone 724-799-8404 Email: bthompson@ThompsonAttorney.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 8/7/20

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 31, 2020 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com , meetings@chapter13trusteewdpa.com
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 10/30/20 Filing deadline: 9/18/20 Filing deadline: 1/6/21 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 8/31/20 at 10:00 AM , Location: remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com , meetings@chapter13trusteewdpa.com	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Michael B. Shepperd
 Patricia A. Shepperd
 Debtors

Case No. 20-22083-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
 Form ID: 309I

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Aug 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2020.
 db/jdb

aty +Michael B. Shepperd, Patricia A. Shepperd, 121 Leatherbark Road,
 Cranberry Twp, PA 16066-4759
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 15264433 +Allegheny Ophthalmic & Orbital Assoc, 420 E North Avenue, Suite 116,
 Pittsburgh, PA 15212-4746
 15264435 American Education Services, Payment center, Harrisburg, PA 17130-0001
 15265799 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 15264439 +Carrington Mortgage Services LLC, 1600 South Douglass Road, Suite 200A,
 Anaheim, CA 92806-5951
 15264443 +Genesis Credit, Bankcard Services, PO Box 84049, Columbus, GA 31908-4049
 15264446 +Janet Shepperd, 121 Leatherbark Road, Cranberry Twp, PA 16066-4759
 15264450 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 15264453 +Sears Credit Cards, PO Boc 9001055, Louisville, KY 40290-1055
 15264456 +The Surgery Center at Cranberry, 105 Brandt Drive #101, Cranberry Twp, PA 16066-6414
 15264457 +U.S. Attorneys Office, Western District of PA, 4000 U.S. Post Office & Courthouse,
 700 Grant Street, Pittsburgh, PA 15219-1906

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bthompson@ThompsonAttorney.com Aug 08 2020 03:24:23 Brian C. Thompson,
 Thompson Law Group, P.C., 125 Warrendale Bayne Road, Suite 200, Warrendale, PA 15086
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 08 2020 03:24:40
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 08 2020 03:24:40 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreregion03.pi.ecf@usdoj.gov Aug 08 2020 03:24:44
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +EDI: PRA.COM Aug 08 2020 07:13:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15264434 +EDI: WFFC.COM Aug 08 2020 07:13:00 America's Servicing Company, PO Box 10388,
 Des Moines, IA 50306-0388
 15264432 EDI: BANKAMER.COM Aug 08 2020 07:13:00 AAA Financial Services, PO Box 15019,
 Wilmington, DE 19886
 15264436 EDI: BANKAMER.COM Aug 08 2020 07:13:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886
 15264437 +EDI: BANKAMER.COM Aug 08 2020 07:13:00 Bank of America Home Loans, PO Box 31785,
 Tampa, FL 33631-3785
 15264438 +EDI: RMSC.COM Aug 08 2020 07:13:00 Care Credit/SYNCB, PO Box 960061,
 Orlando, FL 32896-0061
 15264439 +E-mail/Text: BKBCNMAIL@carringtonms.com Aug 08 2020 03:24:27
 Carrington Mortgage Services LLC, 1600 South Douglass Road, Suite 200A,
 Anaheim, CA 92806-5951
 15264440 +EDI: CITICORP.COM Aug 08 2020 07:13:00 Citi Cards, PO Box 9001037,
 Louisville, KY 40290-1037
 15264441 +EDI: WFNNB.COM Aug 08 2020 07:13:00 Comenity - New York & Co, PO Box 659728,
 San Antonio, TX 78265-9728
 15264442 +EDI: ECMC.COM Aug 08 2020 07:13:00 ECMC, PO Box 16408, Saint Paul, MN 55116-0408
 15274469 +EDI: ECMC.COM Aug 08 2020 07:13:00 ECMC, PO BOX 16408, St Paul, MN 55116-0408
 15264445 EDI: IRS.COM Aug 08 2020 07:13:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346
 15265874 E-mail/PDF: resurgentbknofications@resurgent.com Aug 08 2020 03:25:53 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 15264447 +E-mail/PDF: resurgentbknofications@resurgent.com Aug 08 2020 03:26:43 LVNV Funding, LLC,
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 15264448 +EDI: MID8.COM Aug 08 2020 07:13:00 Midland Funding LLC, PO Box 2011,
 Warren, MI 48090-2011
 15265941 +EDI: NFCU.COM Aug 08 2020 07:18:00 NAVY FEDERAL CREDIT UNION, P O BOX 3000,
 MERRIFIELD, VA 22119-3000
 15264449 +EDI: NFCU.COM Aug 08 2020 07:18:00 Navy Federal Credit Union, PO Box 3500,
 Merrifield, VA 22119-3500
 15264451 EDI: PRA.COM Aug 08 2020 07:13:00 Portfolio Recovery Associates, 120 Corporate Blvd,
 Suite 100, Norfolk, VA 23502
 15264452 +EDI: Q3G.COM Aug 08 2020 07:13:00 Quantum3 Group LLC, Comenity Bank, PO Box 788,
 Kirkland, WA 98083-0788
 15264710 +EDI: RMSC.COM Aug 08 2020 07:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15264454 +EDI: RMSC.COM Aug 08 2020 07:13:00 Synchrony Bank, PO Box 960061,
 Orlando, FL 32896-0061
 15264455 +EDI: RMSC.COM Aug 08 2020 07:13:00 Synchrony Bank/Levin, PO Box 960061,
 Orlando, FL 32896-0061

District/off: 0315-2

User: aala
Form ID: 309I

Page 2 of 2
Total Noticed: 40

Date Rcvd: Aug 07, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15264458 +EDI: WFFC.COM Aug 08 2020 07:13:00 U.S. Bank National Association,
c/o America's Servicing Company, N9286-01Y, 1000 Blue Gentian Road,
Saint Paul, MN 55121-1663
15264459 +EDI: USAA.COM Aug 08 2020 07:13:00 USAA Credit Cards, 10750 McDermott Fwy,
San Antonio, TX 78288-1600
TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr THE BANK OF NEW YORK MELLON, F/K/A The Bank of New
15264444* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15274485* +U.S. Attorneys Office, Western District of PA, 4000 U.S. Post Office & Courthouse,
700 Grant Street, Pittsburgh, PA 15219-1906
TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2020 at the address(es) listed below:

Brian C. Thompson on behalf of Debtor Michael B. Shepperd bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t
hompsonattorney.com;jcastello@thompsonattorney.com;kbelko@thompsonattorney.com
Brian C. Thompson on behalf of Joint Debtor Patricia A. Shepperd bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t
hompsonattorney.com;jcastello@thompsonattorney.com;kbelko@thompsonattorney.com
James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON, F/K/A The Bank of New
York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series
2007-BC3 bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5